

## REMARKS

In the Ex Parte Quayle Office Action mailed May 18, 2007, the Examiner allowed claims 1-28, but objected to the drawings because the feature “electronically identifying an account for potential check kiting based on payments made to the account that made or would make an outstanding balance of the account to exceed a predetermined limit” is not shown in the drawings. (OA at 2.)

Applicant’s representative contacted the Examiner on May 29, 2007 to discuss the objection. Upon request by Applicant’s representative, the Examiner clarified that the objection to the drawings applied to claims 1- 9, and not claims 10-28, as indicated in the Office Action. During the discussion, Applicant’s representative explained that the figures, as originally filed, illustrate, among other embodiments, the above noted claimed feature. For example, as described in the specification, Fig. 2 is an exemplary flowchart of a process for identifying accounts exhibiting possible check kiting behavior. (See specification at 10, lines 13-15.) Further, in connection with one embodiment, the specification explains the steps shown in Fig. 2 “for identifying accounts with possible check kiting activity are performed automatically by computing platform 300 or a similar device.” (Specification at 11, lines 13-14.) Computing platform 300 is shown in Fig. 1. Thus, in one embodiment, if computing platform 300 determines that an account is overlimit (S.20) or that the account will be overlimit (Step S.30), the account is flagged for further review (Step S.40). Accordingly, because the figures show the claimed feature of “electronically identifying an account for potential check kiting based on payments made to the account that made or would make an outstanding balance of the account to exceed a predetermined limit,” Applicant requests that the objection to the drawings be withdrawn.

The Examiner agreed to consider these points raised by Applicant's representative. Applicant invites the Examiner to contact Applicant's representative below at 571-203-2713 if the Examiner has any questions or concerns regarding the figures or other matters related to this application.

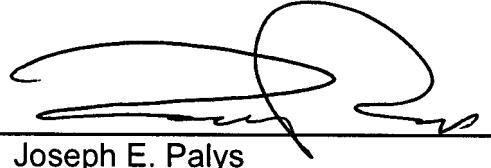
Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: June 14, 2007

By: \_\_\_\_\_

  
Joseph E. Palys  
Reg. No. 46,508